

# ***SFF Security First Financial***

***“A Discount Mortgage Broker”***

Thank you for choosing **SECURITY FIRST FINANCIAL** to serve your Real Estate financing needs. In order to expedite the processing of your loan, please provide us with the following documentation; please note that income documentation and bank statements **will be required to be updated every 30 days during Covid;**

**For W-2 Wage Earners:**

- 1) Most current one month of paycheck stubs
- 2) Last two years of W-2 forms 2019, 2018
- 3) Last two years Federal Tax Returns with all schedules 2019, (if filed) 2018, 2017 (**only required if more than one property owned**)
- 4) Most recent two months of Bank Statements, all pages (checking, savings, IRA, Stocks)
- 5) Copy of Social Security Card and Driver's License/State I.D.
- 6) Borrower's Authorization form – Wet Signed (located in Online Form section)
- 7) Email Address(s) of all borrowers for Disclosure of Documents purposes

**If you are Self-employed and own a Corporation or “Retired”:**

- 1) Last two years of Federal Tax returns with all schedules 2019 (if filed) 2018, 2017
- 2) Pension Award letter
- 3) Social Security Award letter for the most current year (issued for January)
  
- 4) Last two years Business Tax returns if owned (1120's or 1065's with K-1's)

**If Applying for a VA Loan, we will need:**

- 1) Copy of Certificate Eligibility
- 2) Copy of DD214 Form

**If you are refinancing please provide the following additional documents:**

- 1) Copy of Hazard insurance statement or Insurance Contact Information
- 2) Copy of latest mortgage statement(s) for all loans on subject property
- 3) Most current HOA statement (if currently paying)
  
- 4) Copy of Note required for (**FHA Streamline Refinance only**)

*\*FYI- Fire detectors and Carbon Monoxide detectors are required to be installed by the time of inspection or an appraisal re-inspection will be required at a cost of \$150.00*

**If you own other properties:**

- 1) Monthly Mortgage Statements & Evidence of Insurance for each property

*\*\*Please disclose all Properties and Mortgage loans, co-owned or co-signed.*

*\*\*\* If you have Co-Signed for a loan and the other party makes the payments - 12 Month cancelled checks are required to show that release of that specific liability from your debt ratios.*

*If you have any question regarding the loan application or requested information, please do not hesitate to call your knowledgeable loan officer at the number listed below.*

Once Again, **“Thank you”** for the opportunity to be of service

**Notes:**

*You can either scan and email back to us or you may e-fax the items directly to our personal e-fax number at 310-427-6053. As they will be delivered to us in a pdf format.*

*Thank you,  
Security First Financial*

**28631 S. Western Avenue Suite 103; Rancho Palos Verdes, CA 90275  
Bus. (310) 831-9900 eFax (310) 427-6053**